

RECORDATION REQUESTED BY:

Union Planters Bank NA  
Forrest City Main Branch  
300 Church Street  
P.O. Box 6018  
Jonesboro, AR 72403-6018

BK 1962 PG 0291

STATE MS.-DE SOTO CO. RE

APR 8 9 08 AM '04 RE

OK 1962 PG 291  
W.F. DAVIS CH. CLK.

WHEN RECORDED MAIL TO:

Union Planters Bank, National Association  
565 Marriott Drive  
Nashville, TN 37214

SEND TAX NOTICES TO:

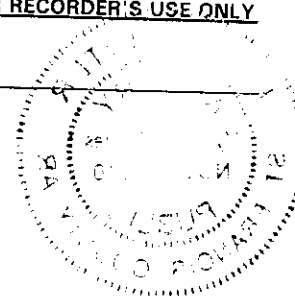
L. VANCE BACON  
8531 DARLINGTON COVE  
Southaven, MS 38671

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

This Modification of Deed of Trust prepared by:

Union Planters Bank, N.A.  
Union Planters Bank NA  
565 Marriott Drive  
Nashville, TN 37214

NOTE TO CHANCERY CLERK:



MODIFICATION OF DEED OF TRUST



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THIS MODIFICATION OF DEED OF TRUST dated April 6, 2004, is made and executed between L. VANCE BACON, whose address is 8531 DARLINGTON COVE, Southaven, MS 38671; Sole Owner ("Grantor") and Union Planters Bank NA, Forrest City Main Branch, 300 Church Street, P.O. Box 6018, Jonesboro, AR 72403-6018 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated March 31, 2003 (the "Deed of Trust") which has been recorded in De Soto County, State of Mississippi, as follows:

Recorded 04/03/2003 in Book 1691, Page 293 DeSoto County, MS.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in De Soto County, State of Mississippi:

See Attached Schedule "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 8531 DarlingtonCove/4174 Austin Road, Southaven/Nesbit, MS 38671.

MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows:

Extended maturity date to 04/05/2007.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED APRIL 6, 2004.

GRANTOR

x L. Vance Bacon  
L. VANCE BACON

LENDER:

x Deane Thomas  
Authorized Officer

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INDIVIDUAL ACKNOWLEDGMENT

BK 1962 PG 292

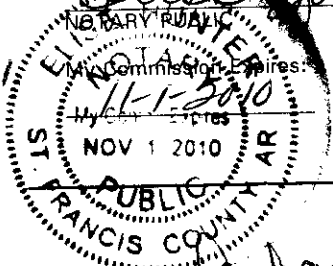
STATE OF Arkansas

)  
) SS  
)

COUNTY OF St Francis

Personally appeared before me, the undersigned authority in and for the said County and State, on this 6 day of Apr, 2004, within my jurisdiction, the within named L. VANCE BACON, Sole Owner, who acknowledged that he or she signed, executed and delivered the above and foregoing Modification for the purposes mentioned on the day and year therein mentioned.

Elise Hunter



LENDER ACKNOWLEDGMENT

STATE OF Arkansas

)  
) SS  
)

COUNTY OF St Francis

Personally appeared before me, the undersigned authority in and for the said County and State, on this 6 day of Apr, 2004, within my jurisdiction, the within named Vance Bacon a Loan Officer corporation, and acknowledged that for and on behalf of the said corporation, and as its act and deed, he or she signed, executed and delivered the above and foregoing Modification for the purposes mentioned on the day and year therein mentioned after first having been duly authorized by said corporation so to do.

Elise Hunter

NOTARY PUBLIC

My Commission Expires:

11-1-2010

EXHIBIT "A" TO THE MODIFICATION OF MORTGAGE DATED APRIL 6, 2004  
BETWEEN UNION PLANTERS BANK, N.A. AND L. VANCE BACON.

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Lot 67, Section "A", Carriage Hills Subdivision, located in  
Section 23, Township 1 South, Range 8 West, DeSoto County,  
Mississippi, as recorded in Plat Book 3, Pages 13-14, in the  
office of the Chancery Clerk of DeSoto County, Mississippi.

And

Lot 7, Phase I, Misty Oaks, located in Sections 8 and 17,  
Township 2 South, Range 8 West, DeSoto County, Mississippi, as  
recorded in Plat Book 80, Pages 14-16, in the office of the  
Chancery Clerk of DeSoto County, Mississippi.

A handwritten signature in cursive script, appearing to read "L. Vance Bacon", written in dark ink.

L. VANCE BACON